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DEPOSIT RATE INFORMATION

Checking and Savings Accounts

The annual percentage yield is accurate as of August 27, 2010

CHECKING ACCOUNTS	ACCOUNT BALANCE	INTEREST RATE %	ANNUAL PERCENTAGE YIELD (APY) %
PERSONAL INTEREST CHECKING*	\$0.00 - 24,999.99	0.01	0.01
	\$25,000.00 +	0.01	0.01
PRESTIGE CHECKING (for Private Banking Clients)	\$0.00 - 24,999.99	0.01	0.01
	\$25,000.00 +	0.01	0.01
50 PLUS CHECKING*	\$0.00 - 24,999.99	0.01	0.01
	\$25,000.00 +	0.01	0.01
FLEX IRA		0.15	0.15
BUSINESS INTEREST CHECKING (for qualifying businesses)	\$0.00 - 24,999.99	0.01	0.01
	\$25,000.00 +	0.01	0.01
MONEY MARKET ACCOUNTS	ACCOUNT BALANCE	INTEREST RATE %	ANNUAL PERCENTAGE YIELD (APY) %
PERSONAL MONEY MARKET PLUS* (MM+Personal)	\$0.00 - 2,499.99	0.01	0.01
	\$2,500.00 - 9,999.99	0.05	0.05
	\$10,000.00 - 49,999.99	0.10	0.10
	\$50,000.00 - 99,999.99	0.25	0.25
	\$100,000.00 +	0.30	0.30
PRESTIGE MONEY MARKET PLUS (for Private Banking Clients)	\$0.00 - 49,999.99	0.20	0.20
	\$50,000.00 - 99,999.99	0.40	0.40
	\$100,000.00 - 249,999.99	0.40	0.40
	\$250,000.00 - 499,999.99	0.40	0.40
	\$500,000.00 +	0.40	0.40
BUSINESS MONEY MARKET PLUS (MM+Business)	\$0.00 - 2,499.99	0.01	0.01
	\$2,500.00 - 9,999.99	0.01	0.01
	\$10,000.00 - 49,999.99	0.15	0.15
	\$50,000.00 - 99,999.99	0.25	0.25
	\$100,000.00 - 499,999.99	0.35	0.35
	\$500,000.00 +	0.20	0.20
SAVINGS ACCOUNTS	ACCOUNT BALANCE	INTEREST RATE %	ANNUAL PERCENTAGE YIELD (APY) %
PERSONAL PREMIUM SAVINGS* (checking account required)	\$0.00 - 2,499.99	0.01	0.01
	\$2,500.00 - 9,999.99	0.01	0.01
	\$10,000.00 - 49,999.99	0.01	0.01
	\$50,000.00 +	0.25	0.25
PRESTIGE SAVINGS (for Private Banking Clients)	\$0.00 - 9,999.99	0.05	0.05
	\$10,000.00 - 49,999.99	0.10	0.10
	\$50,000.00 - 99,999.99	0.40	0.40
	\$100,000.00 +	0.40	0.40
PERSONAL STATEMENT SAVINGS*		0.01	0.01
BUSINESS PREMIUM SAVINGS (checking account required)	\$0.00 - 2,499.99	0.01	0.01
	\$2,500.00 - 9,999.99	0.01	0.01
	\$10,000.00 - 49,999.99	0.15	0.15
	\$50,000.00 - 499,999.99	0.25	0.25
	\$500,000.00 +	0.20	0.20
BUSINESS STATEMENT SAVINGS		0.01	0.01

The minimum balance required to open and obtain the annual percentage yield for the above accounts is \$100. The above stated rates are variable and may change after the account is opened. Fees could reduce the earnings on accounts. Member FDIC. *Accounts available to open at Frontierbank.com.



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DEPOSIT RATE INFORMATION

Time Deposit Accounts

The annual percentage yield is accurate as of August 27, 2010

TIME DEPOSIT

Minimum Balance Required to Open and Obtain Annual Percentage Yield: \$500

Term (Simple Interest)	Interest Rate %	APY %
30 Days	0.10	0.10
60 Days	0.15	0.15
90 Days*	0.25	0.25
120 Days	0.25	0.25
180 Days*	0.30	0.30
270 Days*	0.30	0.30
360 Days	0.60	0.60

SILVER CERTIFICATE TIME DEPOSIT

Minimum Balance Required to Open and Obtain Annual Percentage Yield:

Term (Compounded Daily)	\$500		\$25,000		\$50,000	
	Interest Rate %	APY %	Interest Rate %	APY %	Interest Rate %	APY %
1 Year*	0.60	0.60	0.60	0.60	0.60	0.60
2 Year*	0.80	0.80	0.80	0.80	0.80	0.80
3 Year	1.24	1.25	1.24	1.25	1.24	1.25
4 Year	1.98	2.00	1.98	2.00	1.98	2.00
5-8 Year	2.23	2.25	2.23	2.25	2.23	2.25

Terms of one year to five years are eligible for Individual Retirement Accounts.

TIME DEPOSIT PROMO OFFERS

Minimum Balance Required to Open and Obtain Annual Percentage Yield: \$10,000, limited to a maximum balance of \$999,999

Term (Compounded Daily)	Interest Rate %	APY %
1 Year	0.90	0.90
2 Year	1.49	1.50
3 Year	1.98	2.00

Promotional rate valid with funds not presently on deposit with Frontier Bank or Union Bank.

A checking, savings or money market account with Frontier Bank or Union Bank is required to qualify for the promotional offer.

Eligible for Individual Retirement Accounts.

Not available for Public Funds or Institutional deposits.

Fees could reduce the earning on accounts, for time deposits a penalty may be imposed for early withdrawal.

Member FDIC.

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